

[illegible]



Form B1, p.2 (01/08)

Blumberg Excelsior, Inc., Publisher, NYC 10013

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Victoria Vargas</b>	
All prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed:		Case Number	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:		Case Number:	Date Filed:
District		Relationship:	Judge:
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 134 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 541(b) of the Bankruptcy Code.  <div style="display: flex; justify-content: space-between;"> <div style="text-align: center;">                           Signature of Attorney for Debtor(s)                     </div> <div style="text-align: center;">                           Date                     </div> </div>	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made part of this petition.			
<b>Information Regarding the Debtor-Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business, or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this district.			
<b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  Name of landlord that obtained judgment:  Address of landlord: <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. & 362(1)).			



Form B1, p.3 (01/08)

Blumberg Excelsior, Inc., Publisher, NYC 10013

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>	Name of Debtor(s): Victoria Vargas
<b>Signatures</b>	
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.  I request relief in accordance with the chapter title 11, United States Code, specified in this petition. X <u></u> Signature of Debtor  X _____ Signature of Joint Debtor  Telephone Number (If not represented by attorney) _____ Date <u>10/19/09</u>	<b>Signature of a Foreign Representative</b> I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  <input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached.  <input type="checkbox"/> Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X _____ (Signature of Foreign Representative)  (Printed Name of Foreign Representative) _____  Date _____
X <u></u> Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Alfred Beis Firm Name  Address 3N 631 Wildflower Ln West Chicago, IL 60185 Telephone Number 630-876-9226 Date <u>10/19/09</u> <small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small>	<b>Signature of Non-Attorney Bankruptcy Petition Preparer</b> I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor as required in that section. Official Form 19B is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer _____  Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. §110.) _____ Address _____  X _____ Date _____ Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  <i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</i>
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X _____ Signature of Authorized Individual  Printed Name of Authorized Individual _____  Title of Authorized Individual _____  Date _____	



**UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re Victoria Vargas

Case No.  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

Victoria Vargas

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will any filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*



☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. §109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. §109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. §109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

  
Victoria Vargas

Date:

10/19/09



Form B6 SUM (12/07)

Blum Document, Inc., Publisher

UNITED STATES BANKRUPTCY COURT Northern

DISTRICT OF Illinois

In re: Victoria Vargas

Debtor(s) Case No.  
Chapter**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

Name of Schedule	Attached (Yes/No)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	x	1	623500.00		
B - Personal Property	x	1	14150.00		
C - Property Claimed as Exempt	x	1			
D - Creditors Holding Secured Claims	x	1		714000.00	
E - Creditors Holding Unsecured Priority Claims	x	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	x	1		95,000.00	
G - Executory Contracts and Unexpired Leases	x	1			
H - Codebtors	x	1			
I - Current Income of Individual Debtor(s)	x	1			2650.00
J - Current Expenditures of Individual Debtor(s)	x	1			6961.00
Total Number of Sheets of All Schedules		10			
Total Assets			637650.00		
Total Liabilities				809000.00	





Form B6, S2, (12/07)

BlumbergExcelator, Inc., Publisher, NYC 10013

**United States Bankruptcy Court  
District Of Illinois**

Northern  
In re: Victoria Vargas

Debtor(s) Case No.  
Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	<b>\$ 0.00</b>

**State the following:**

Average Income (from Schedule I Line 16)	\$ 2,650.00
Average Expenses (from Schedule J, Line 18)	\$ 6,961.00
Current Monthly Income (from Form 22A Line 12; OR Form 22B Line 11; OR, Form 22C Line 20)	\$ 2,650.00

**State the following:**

1. Total from Schedule D, "Unsecured Portion, IF ANY" column	\$ 93,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00
4. Total from Schedule F	\$ 95,000.00
5. Total from non-priority unsecured debt (sum of 1, 3, and 4)	\$ 188,000.00

**The foregoing information is for statistical purposes only under 28 U.S.C § 159.**



Form B6 A (12/07)

Blumberg Law Firm, Inc., Publisher, NYC 10013

In re: Victoria Vargas

Debtor(s) Case No.

(if known)

### SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W JC	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Primary Residence 420 S. Clinton, Apt 105 Chicago, IL 60607	Fee Simple		253,500.00	243,000.00
Investment Property 1849 N. Karlov Ave Chicago, IL 60639	Fee Simple		200,000.00	264,000.00
Investment Property 2807 S Avers Ave Chicago, IL 60623 In Foreclosure	Fee Simple		170,000.00	193,000.00
Total ->			\$623,500.00	(Report also on Summary of Schedules)





Form B6 B (12/07)

Blumberg Lancelotti, Inc., Publisher, NYC 10013

In re: Victoria Vargas

Debtor(s) Case No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
01 Cash on hand		Cash on hand		50.00
02 Checking savings or other financial accounts certificates of deposit or shares in banks savings and loan thrift building and loan and homestead associations or credit unions brokerage houses or cooperatives.		Checking account		100.00
03 Security Deposits with public utilities telephone companies landlords and others.	x			
04 Household goods and furnishings including audio video and computer equipment.		Furniture		300.00
05 Books; pictures and other art objects; antiques; stamp coin record tape compact disc and other collections or collectibles.		Books, photos, personal items		100.00
06 Wearing apparel.		Necessary Clothing		100.00
07 Furs and jewelry.	x			
(include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				650.00

(include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Total -&gt;

650.00

Continuation sheets attached



Form B6 B (12/07)

Sloanberg, Inc., Publisher, NYC 10013

In re: Victoria Vargas

Debtor(s) Case No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
08 Firearms and sports photographic and other hobby equipment.	x			
09 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10 Annuities. Itemize and name each issuer.	x			
11 Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1) Give particulars. (file separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12 Interests in IRA ERISA Keogh or other pension or profit sharing plans. Give particulars.	x			
13 Stock and interest in incorporated and unincorporated businesses. Itemize.	x			
Total ->				650.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Continuation sheets attached



Form B6 B (12/07)

Blumberg, Inc., Publisher, NYC 10013

In re: Victoria Vargas

Debtor(s) Case No.

(if known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14 Interest in partnerships or joint ventures. Itemize.	x			
15 Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16 Accounts receivable.	x			
17 Alimony maintenance support and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18 Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
19 Equitable or future interests life estates and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A of Real Property.	x			
20 Contingent and non-contingent interests in estate of a decedent death benefit plan life insurance policy or trust.	x			
Total ->				650.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Continuation sheets attached



Form B6 B (12/07)

Bloomberg, Inc., Publisher, NYC 10013

In re: Victoria Vargas

Debtor(s) Case No.

(if known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21 Other contingent and unliquidated claims of every nature including tax refunds counterclaims of the debtor and rights to setoff claims. Give estimated value of each.		Auto accident 8/08		3,000.00
		Auto accident 7/09		2,500.00
22 Patents copyrights and other general intellectual property. Give particulars.	x			
23 Licenses franchises and other general intangible. Give particulars.	x			
24 Customer lists or compilations containing personally identifiable information (as defined in 11U.S.C. §101(41A)) provided by individuals connected with obtaining product or service from the debtor primarily for personal family or household purposes.	x			
25 Automobiles trucks trailers and other vehicles and accessories.		2007 Nissan Versa		8,000.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->				14,150.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Continuation sheets attached



Form B6 B (12/07)

Blumberg Law Offices, Inc., Publisher, NYC 10013

In re: Victoria Vargas

Debtor(s) Case No.

(if known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
26 Boats motors and accessories.	x			
27 Aircraft and accessories.	x			
28 Office equipment furnishings and supplies.	x			
29 Machinery fixtures equipment and supplies used in business.	x			
30 Inventory.	x			
31 Animals.	x			
32 Crops-growing or harvested. Give particulars.	x			
33 Farming equipment and implements.	x			
34 Farm supplies chemicals and feed.	x			
35 Other personal property of any kind not already listed. Itemize.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)			Total ->	14,150.00

Continuation sheets attached



Form B6 C (12/07)

Blumberg, Inc., Plaintiff, NYC 10013

In re: Victoria Vargas

Debtor(s) Case No.

(if known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$130,875☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(9)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on hand	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	50.00	50.00
Checking account	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	100.00	100.00
Furniture	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	300.00	300.00
Books, photos, personal items	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	100.00	100.00
Necessary Clothing	735 ILCS 5/12-1001(a) Wearing Apparel Bible School Books and Family Pictures	100.00	100.00
Primary Residence 420 S. Clinton, Atp 105 Chicago, IL 60607	735 ILCS 5/12-901 Homestead	15,000.00	253,500.00





Form B6 D (12/07)

In re: Victoria Vargas

Debtor(s) Case No.

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D
A/C # 9390 Bank of America Attn Bankruptcy 4161 Piedmont Pkwy Greensboro, NC 27410			6/2006 Mortgage Primary Residence	VALUE \$ 253,000.00	243,000.00	0.00
A/C # 6231 National City Mortgage Attn Bankruptcy Dept 3232 Newmark Dr. Miamisburg, OH 45342			10/2003 Mortgage Investment Property	VALUE \$ 170,000.00	193,000.00	23,000.00
A/C # 0001 Nissan Motor Company Attn Bankruptcy PO Box 660360 Dallas, TX 75266			9/2007 Auto Loan 2007 Nissan Versa	VALUE \$ 8,000.00	14,000.00	6,000.00
A/C # 1015 Wachovia Mortgage, Fsb World Savings & Loan 4101 Wideman Blvd Attn Bankruptcy San Antonio, TX 78251			3/2005 Mortgage Investment Property	VALUE \$ 200,000.00	248,000.00	48,000.00
A/C # 3276 Wachovia Mortgage, Fsb World Savings & Loan 4101 Wideman Blvd Attn Bankruptcy San Antonio, TX 78251			10/2006 Line of Credit Investment Property	VALUE \$ 200,000.00	16,000.00	16,000.00
A/C #			VALUE \$			
A/C #			VALUE \$			
Subtotal -> (Total of this page)				714,000.00	93,000.00	
Total ->				714,000.00	93,000.00	

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

\*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on  
Summary of Schedules)(If applicable,  
Report also on  
Statistical Summary  
of Certain  
Liabilities and  
Related Data.)

(if known)

(If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)



Form B6 F (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Victoria Vargas

Debtor(s)

Case No.

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
3243 Amex c/o Becket and Lee PO Box 3001 Malvern, PA 19355			2/2007-6/2009 Credit Card		9,800.00
9329 Armor Systems Co. Attn Bankruptcy 1700 Kiefer Dr Ste 1 Zion, IL 60099			11/2008 Medical Services Swedish Covenant Hospital		1,100.00
7903 Armor Systems Corporation Attn Bankruptcy 1700 Kiefer Dr., Suite 1 Zion, IL 60099			8/11/09 Medical Treatment		1,200.00
5641 Bank of America Attn Bankruptcy PO Box 1598 Norfolk, VA 23501			4/2000-6/2009 Credit Card		9,400.00
1469 Capital One Attn: C/O TSYS Debt Manag PO Box 5155 Norcross, GA 30091			9/2001-6/2009 Credit Card		11,000.00
4018 Chase Attn Bankruptcy Po Box 15298 Wilmington, DE 19850			3/2006-6/2009 Credit Card		17,500.00
Subtotal					\$ 50,000.00
Total					\$ 50,000.00

☒ continuation sheets attached.

(Use only on last page of the completed Schedule F.)  
(Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)



Form B6 F (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Victoria Vargas

Debtor(s)

Case No.

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
3226 Chase Attn: Bankruptcy PO Box 15298 Wilmington, DE 19850			1/2004-6/2009 Credit Card		3,200.00
8965 Citi Attn Bankruptcy PO Box 6500 Sioux Falls, SD 57117			4/2004-6/2009 Credit Card		6,800.00
4513 Citi Attn Bankruptcy PO Box 6500 Sioux Falls, SD 57117			6/1998-6/2009 Credit Card		1,300.00
2059 Citi Flex Po Box 6241 Sioux Falls, SD 57117			10/2007-6/2009 Credit Card		9,000.00
7734 Dsnb Bloom Bloomingdale's Bankruptcy PO Box 8053 Mason, OH 45040			2/2002 Credit Card		0.00
5476 G&T Orthopedics Attn Bankruptcy 1200 S. York Rd Ste 4190 Elmhurst, IL 60126			8/11/08 Medical Treatment		300.00
Subtotal					\$ 20,600.00
Total					\$ 70,600.00

☒ continuation sheets attached.

(Use only on last page of the completed Schedule F.)  
(Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)



Form B6 F (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Victoria Vargas

Debtor(s)

Case No.

(if known)

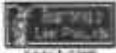
## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C U D	AMOUNT OF CLAIM
4006 Gemb/filenes Attn: Bankruptcy PO Box 981400 El Paso, TX 79998			9/1998 Credit Card		0.00
1431 Medical Business Burea Attn Bankruptcy 1460 Renaissance Dr Park Ridge, IL 60068			12/2008 Medical Treatment		500.00
6000057410-001 Northwestern Memorial Hos Attn Bankruptcy PO Box 73690 Chicago, IL 60673-7690			7/11/2009 Medical Services		2,500.00
3381 People Energy C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602			8/2009-10/2009 Utilities		1,000.00
40547903 Swedish Covenant Hospital Attn Bankruptcy 3732 Paysphere Circle Chicago, IL 60674			8/11/08 Medical Treatment		1,300.00
00166562 Swedish Covenant Hospital Attn Bankruptcy 3732 Paysphere Circle Chicago, IL 60674			8/11/08 Medical Treatment		600.00
Subtotal					\$ 5,900.00
Total					\$ 76,500.00

☒ continuation sheets attached.

(Use only on last page of the completed Schedule F.)  
(Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)



Form B6 F (12/07)

BlumbergExcelator, Inc., Publisher, NYC 10013

In re: Victoria Vargas

Debitur(s)

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
2635  Unvl/citi Attn Centralized Bankrupt PO Box 20507 Kansas City, MO 64195			5/2002-6/2009 Credit Card		11,000.00
9254  Wfnnb/Express PO Box 182273 Columbus, OH 43218			9/2005 Credit Card		0.00
7957  Wfnnb/Roomplace Attn Bankruptcy PO Box 2974 Shawnee Mission, KS 66201			5/2008-6/2009 Credit Card		7,500.00
<b>Subtotal</b>				\$	18,500.00
<b>Total</b>				\$	95,000.00

\_\_\_\_\_ continuation sheets attached

(Use only on last page of the completed Schedule F.)

\_\_\_\_\_ continuation sheet attached

(Use only on last page of the completed Schedule F.)  
(Report total also on Summary of Schedules and,  
if applicable, on the Statistical Summary of Certain  
Liabilities and Related Data.)





Form B6 G (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Victoria Vargas

Debtor(s) Case No.

(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.



Form B6 H (12/07)

Blumberg Law Proulx, Inc., Publisher, NYC 10013

In re: Victoria Vargas

Debtor(s) Case No.

(if known)

## SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



Form B61 (12/07)

Blomberg Law Firm, Inc., P.A. 10/20/09

In re: Victoria Vargas

Debtor(s) Case No.

(if known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

DEPENDENTS OF DEBTOR AND SPOUSE	
Debtor's Marital Status	RELATIONSHIP
Single	
	AGE
<b>Employment</b>	<b>DEBTOR</b>
Occupation <u>Ballerina Dancer</u>	
Name of Employer	
How long employed	
Address of Employer	

INCOME: (Estimate of average monthly income at time case filed)

DEBTOR

SPOUSE

1. Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	800.00	
2. Estimate monthly overtime		
3. SUBTOTAL	800.00	0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	90.00	
b. Insurance		
c. Union dues		
d. Other (Specify)		
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 90.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 710.00	\$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	1940.00	
8. Income from real property		
9. Interest and dividends		
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.		
11. Social security or other government assistance (Specify)		
12. Pension or retirement income		
13. Other monthly income (Specify)		
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 5 and 14)	\$ 2650.00	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 2650.00	
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.		

(Report also on Summary of Schedules and, if applicable,  
on Statistical Summary of Certain Liabilities and Related Data)



Form B6 J (12/07)

Blumberg Executor, Inc., Publisher, NYC 10013

In re: Victoria Vargas

Debtor(s) Case No.

(if known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The monthly average income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

- |   |    |         |
|---|----|---------|
| 1. Rent or home mortgage payment (include lot rented for mobile home)                                   | \$ | 1822.00 |
| a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No  |    |         |
| b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No  |    |         |
| 2. Utilities Electricity and Heating Fuel   |    | 200.00  |
| b. Water and Sewer  |    | 50.00   |
| c. Telephone  |    | 50.00   |
| d. Other  |    |         |
| 3. Home maintenance (repairs and upkeep)  |    | 50.00   |
| 4. Food   |    | 400.00  |
| 5. Clothing   |    | 30.00   |
| 6. Laundry and dry cleaning   |    | 25.00   |
| 7. Medical and dental expenses  |    | 100.00  |
| 8. Transportation (not including car payments)  |    | 60.00   |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.                                     |    | 50.00   |
| 10. Charitable contributions  |    |         |
| 11. Insurance (not deducted from wages or included in home mortgage payments)                           |    |         |
| a. Homeowner's or renter's  |    |         |
| b. Life   |    |         |
| c. Health   |    |         |
| d. Auto   |    |         |
| e. Other  |    |         |
| 12. Taxes (not deducted from wages or included in home mortgage payments)<br>(Specify)                  |    |         |
| 13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan) |    | 362.00  |
| a. Auto   |    |         |
| b. Other  |    |         |
| c. Other  |    |         |
| Mort. Investment Prop Karlov Ave.   |    | 1871.00 |
| Mort. investment Prop Avers Ave.  |    | 1891.00 |
| 14. Alimony, maintenance, and support paid to others  |    |         |
| 15. Payments for support of additional dependents not living at your home                               |    |         |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)        |    |         |
| 17. Other   |    |         |

18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 6961.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

**20. STATEMENT OF MONTHLY NET INCOME**

- a. Average monthly income from line 15 of Schedule I \_\_\_\_\_
- b. Average monthly expenses from Line 18 above \_\_\_\_\_
- c. Monthly net income (a. minus b.) \_\_\_\_\_

0.00



Form B6 Cont. (12-07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Victoria Vargas

Debtor(s) Case No.

(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date 10/19/09

Signature

Victoria Vargas

Debtor

Date \_\_\_\_\_

Signature \_\_\_\_\_

(Joint Debtor, if any)

(If joint case, both spouses must sign.)

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See U.S.C. §110.)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Print or Type Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. §110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

Address:

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date \_\_\_\_\_

Signature \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.



Form 7 Stmt of Financial Affairs (12/07) Blumberg Excelsior, Inc., Publisher, NYC 10013

**STATEMENT OF FINANCIAL AFFAIRS**  
**UNITED STATES BANKRUPTCY COURT**  
**Northern District of Illinois**

In re: Victoria Vargas

Debtor(s) Case No.

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business within in the last 6 years, as defined below, also must complete Questions 19-25. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, owner of 5 percent or more of the voting or equity securities of a corporation; a partner other than a limited partner, of a partnership, a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

NONE

**01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS**

State the gross amount of income the debtor has received from employment trade or profession or from operation of the debtor's business including part-time activities either as an employee or in independent trade or business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains or has maintained financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
49225.00	2007 Employment - Loan Officer
7880.00	2008 Employment - Loan Officer
26500.00	Year to Date 2009 Employment - Ballerina



State the amount of income received by the debtor other than from employment trade profession operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE  
☒ 03A PAYMENTS TO CREDITORS

List all payments on loans installment purchases of goods or services and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE  
☒ 03B PAYMENTS TO CREDITORS

List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE  
☒ 03C PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT	NATURE OF PROCEEDING	COURT & LOCATION	STATUS OR DISPOSITION
National City Real Estate Services, LLC sbm National City Mortgage, Inc. f/k/a National City Mortgage Co. v Victoria Vargan	Foreclosure	Cook County, Illinois	Pending
09 CH 003784			

NONE  
X

#### 04B SUITS AND ADMINISTRATIVE PROCEEDINGS EXECUTION GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE  
X

#### 05 REPOSSESSIONS FORECLOSURES AND RETURNS

List all property that has been repossessed by a creditor sold at a foreclosure sale transferred through a deed in lieu of foreclosure or returned to the seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE  
X

#### 06A ASSIGNMENTS AND RECEIVERSHIPS

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE  
X 06B ASSIGNMENTS AND RECEIVERSHIP

List all property which has been in the hands of a custodian receiver or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless spouses are separated and a joint petition is not filed.)

NONE  
X 07 GIFTS

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE  
X 08 LOSSES

List all losses from fire theft other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE  
X 09 PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons including attorneys for consultation concerning debt consolidation relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Alfred Reis Attorney at Law 3N 631 Wildflower Lane West Chicago, IL 60185	10/2/09	2000

NONE  
☒ 10A OTHER TRANSFERS

List all other property other than property transferred in the ordinary course of the business or financial affairs of the debtor transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE  
☒ 10B OTHER TRANSFERS

List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NONE  
☒ 11 CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking savings or other financial accounts certificates of deposit or other instruments; shares and share accounts held in banks credit unions pension funds cooperatives associations brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE  
☒ 12 SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE  
☒ 13 SETOFFS

List all setoffs made by any creditor including a bank against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE  
X

14 PROPERTY HELD FOR ANOTHER PERSON

List all property owned by another person that the debtor holds or controls.

NONE  
X

15 PRIOR ADDRESS OF DEBTOR

If debtor has moved within three years immediately preceding the commencement of this case list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed report also any separate address of either spouse.

NONE  
X

16 SPOUSES AND FORMER SPOUSES

If the debtor resides or resided in a community property state commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE  
X

17A ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice and if known the Environmental Law.



List all judicial or administrative proceedings including settlements or orders under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding and the docket number.

NONE

☒ 18A NATURE LOCATION AND NAME OF BUSINESS

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner or managing executive of a corporation, partner in a partnership, sole proprietor or was self-employed in a trade, profession or other activity either full-or part-time within six years immediately preceding the commencement of this case or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all business in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

☒ 18B NATURE LOCATION AND NAME OF BUSINESS

Identify any business listed in response to subdivision a. above, that is "single asset real estate" as defined in 11 U.S.C. Sec. 101.



Unsworn Declaration SFA (10/06) Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Victoria Vargas

Debtor(s) Case No.

(if known)

## DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

### DECLARATION UNDER PENALTY OF PERJURY

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

10/14/09

Signature

Victoria Vargas

Date

Signature

(if joint case, both spouses must sign.)

### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number  
(Required by U.S.C. §110(c)).

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the

(the president or other officer or an authorized agent of the corporation or a

member or an authorized agent of the partnership) of the

(corporation or partnership)

named as debtor in this case, declare under penalty of perjury that I have read the foregoing statement of financial affairs, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Continuation sheets attached

Date

Signature

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY Fine  
of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. §152 and 3571.



**Blumberg** Explorer, Inc., Publisher, NYC 10013

Northern DISTRICT OF Illinois

Debtor(s)

Case No. \_\_\_\_\_  
Chapter 7

☒ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.  
☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.  
☒ I intend to do the following with respect to the property of the estate which secures those consumer debts or is subject to a lease:

Description of Leased Property

### Lechner's answer

Lease will be assumed pursuant to 11 U.S.C. 362(h)(1)(A).

Date: \_\_\_\_\_

10/19/05

Signature of Debtor

Signature of Co-Debtor



2009W Stat of Comp.:  
Rule 2016(h) (12-95)

**UNITED STATES BANKRUPTCY COURT**

**Northern DISTRICT OF Illinois**

In re: **Victoria Vargas**

Debtor(s) Case No.

(if known)

**STATEMENT**

Pursuant to Rule 2016(h)

The undersigned, pursuant to Rule 2016(h) Bankruptcy Rules, states that:

(1) The undersigned is the attorney for the debtor(s) in this Case.

(2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:

(a) for legal services rendered or to be rendered in contemplation of and in connection with this case

\$ 2000.00

(b) prior to filing this statement, debtor(s) have paid

\$ 2000.00

(c) the unpaid balance due and payable is

\$ 0.00

(3) \$ 299.00 of the filing fee in this case has been paid.

(4) The services rendered or to be rendered include the following:

(a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.

(b) preparation and filing of the petition, schedules, statements of affairs and other documents required by the court.

(c) representation of the debtor(s) at the meeting of creditors.

(5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

(6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

(7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:

(8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated:

Respectfully submitted,

Attorney for Petitioner  
**Alfred Beis**

Attorney's name and address

Attorney at Law, 3N 631 Wildflower Lane, West Chicago, IL 60185